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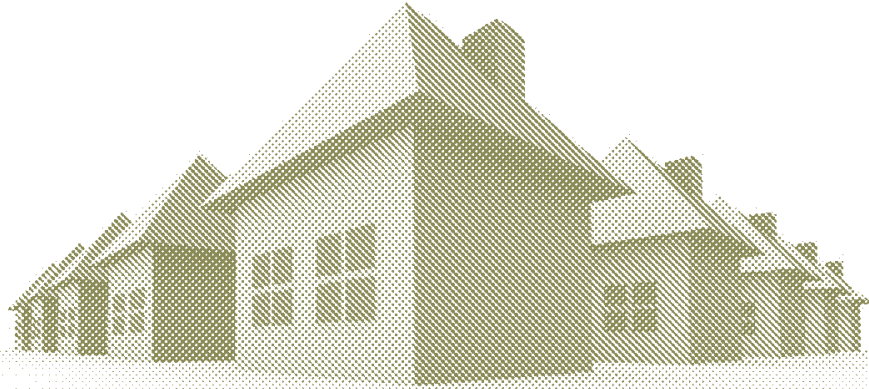
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Representing Hartford & Wethersfield

Protecting Homeowners, Preventing Foreclosures

With home foreclosures in Connecticut on the rise, we have worked to create programs and enact laws that help protect homeowners in our fragile economy. Whether you're having trouble paying your mortgage, or you're already coping with foreclosure action, there are resources available that could help to save your home.

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Foreclosure Resources Online

www.senatedems.ct.gov/Mortgage



State Senator John Fonfara's Resources for Foreclosure Relief

Visit our one-stop resource for helpful Web site links relating these programs and more at www.senatedems.ct.gov/Mortgage

In Danger of Foreclosure?

THE FIRST STEP IN CONNECTICUT

If you're having trouble paying your mortgage, or are facing delinquency or foreclosure, contact the Housing Education Resource Center at **296-4242** or Co-opportunity, Inc. at **236-2617**. Both of these Hartford-based agencies are prepared to give advice, screen your eligibility for potential assistance programs and offer other resources to help you keep your home.

FREE ADVICE FROM THE FEDERAL GOVERNMENT

The Homeownership Preservation Foundation's Homeowner's HOPE Hotline provides free foreclosure-prevention advice from HUD-approved counselors. Call at **1-888-995-HOPE** to speak to a counselor 24 hours a day, 7 days a week.

MORTGAGE CRISIS JOB TRAINING PROGRAM

The Mortgage Crisis Job Training Program offers free job training, employment services, credit counseling and other services to homeowners who are at least 60 days past-due on their mortgages and have a household income less than \$120,000. For more information call **1-866-683-1682** or e-mail info-MCJTP@workplace.org.

Already in Foreclosure?

FREE ADVICE FROM THE DEPARTMENT OF BANKING

Connecticut's Mortgage Foreclosure Assistance Hotline is available at **1-877-472-8313**, Monday through Friday, from 8:00 a.m. to 5:00 p.m. The hotline provides materials, contact information and advice for Connecticut homeowners in any stage of foreclosure.

STATE FORECLOSURE MEDIATION PROGRAM

The Connecticut Judicial Branch provides foreclosure mediation in order to help homeowners and lenders reach a mutually agreeable resolution that aims to avoid home foreclosure. For more information, visit the Judicial Branch's Foreclosure Mediation Program Web site at www.jud.ct.gov/foreclosure.

ASSISTANCE FROM THE FEDERAL GOVERNMENT

The HOPE for Homeowners Program allows homeowners who are having difficulty making payments to refinance into a new loan. Call the Federal Housing Administration (FHA) at **1-800-225-5342** or contact your mortgage lender or another FHA-approved lender for more information.

